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ered an English case to precisely the same effect, which latter escaped Mr. Niblack's search.

On the whole, therefore, Mr. BEACH's work is a reasonably complete one, and will prove eminently useful to the profession; while the method of citing the very words of the court in doubtful and conflicting cases, will save much annoyance and waste of time in consulting the reports. Q.

MR. JOHN A. GLENN, of Philadelphia, has prepared an edition of the UNITED STATES INCOME TAX LAW OF 1894, paragraphed, explained and digested, giving the complete text of the act paragraphed for ready reference, with an index-digest, arranged alphabetically according to subject, which will be found very useful for reference. It is published by T. and J. W. Johnson & Co., 535 Chestnut Street, Philadelphia.

INSURANCE DIGEST, 1894. By JOHN A. FINCH, Indianapolis; The Rough Notes Co. 1894.

THE INSURANCE AGENT; HIS RIGHTS, DUTIES AND LIABILITIES. By JOHN A. FINCH, Indianapolis. The Bowen-Merrill Co. 1894.

The first of these two works is a continuation of Mr. FINCH's now familiar digest, former volumes of which have been reviewed in the pages of this magazine. This (Vol. VII) brings the cases down to October 31, 1894. That the annual crop of insurance cases is constantly growing is shown by the circumstance mentioned in the preface, that, while Volume I contained two hundred and seventy-nine cases, there has been a constant increase in the number of annual decisions until the number as shown by the present volume reaches four hundred and forty-nine. The necessity for some such digest as that with which Mr. FINCH supplies the profession is, therefore, becoming more pressing every year. His work is careful and complete. The arrangement is good, and the index is all that could be desired.

The second of the two works is a little monograph of some thirty-six pages, reprinted from the pages of "Rough Notes." In it the leading cases which deal with the rights and liabilities of the insurance agent are set forth with comments and criticisms, and a successful effort seems to have been made to collect and arrange the statutory enactments of the several states, which bear upon the subject in hand. The author discusses the following questions: (1) Who is an agent of the company? (2) Classes of agents and their powers; (3) The broker as agent; (4) Of the adjuster; (5) Personal liability of the agent to the company; (6) Personal liability of the agent to the insured; (7) Unlawful discharge of the agent; (8) Ownership of agency, and (9) Statutory penalties. The little book is written in a simple and intelligible style, and will doubtless be found useful, not only to the profession, but to the insurance companies and the agents themselves.

G. W. P.

HALF A CENTURY WITH JUDGES AND LAWYERS. By JOSEPH A. WILLARD, Clerk of the Superior Court of Massachusetts. Boston & New York: Houghton, Mifflin & Co. 1895.

Mr. WILLARD has undertaken to give to the public a more or less connected account of the striking incidents of which he has been a witness during his long term of service in the Massachusetts Courts. He begins his book with a short account of himself and his family. He writes in a pleasant vein, with now and then a touch of acerbity. His own experience as a sailor when a young man leads him to speak thus of RICHARD H. DANA: "Dana went 'Two Years before the Mast,' which was sufficient for him. From my experience I think his work somewhat exaggerated; and from my acquaintance with him and his surroundings in boyhood, I am not surprised, for there could not have been any greater contrast than existed between his life, up to the time he shipped, and the two years he had spent in the fore-castle. I admit his great ability as an orator, but I think that his manners were rather frigid, and he could not let himself down